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<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  Date Submitted: February 27, 2008  <i>(use as many sheets as necessary)</i>		<b>Application Number</b>	10/738,468
		<b>Filing Date</b>	December 17, 2003
		<b>First Named Inventor</b>	William NOLAN
		<b>Art Unit</b>	3696
		<b>Examiner Name</b>	Ojo O. OYEBISI
<b>Attorney Docket Number</b>	037607-0236		
Sheet	1	of	1

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code <sup>2</sup> (if known)			
/O.O./		6,226,624	05-01-2001	Watson et al.	
/O.O./		6,233,566	05-15-2001	Levine et. al.	
/O.O./		6,988,082	01-17-2006	Williams et. al.	
/O.O./		7,089,503	08-08-2006	Bloomquist et. al.	

UNPUBLISHED U.S. PATENT APPLICATION DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	U.S. Patent Application Document	Filing Date of Cited Document MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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FOREIGN PATENT DOCUMENTS						
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NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>6</sup>
/O.O./		FANNIE MAE, "Servicing Guide", 1995-2002 et al, 318 pages, Forward, Table of Contents, Sections III, IX, X, and XI, Fannie Mae, USA	
/O.O./		FANNIE MAE, "Selling", 1995-2002 et al, 1119 pgs, Fannie Mae, USA	

Examiner Signature	/Ojo Oyebisi/	Date Considered	08/17/2008
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